

Fill in this information to identify the case:

Debtor 1 Edward G. Holman

Debtor 2 Debora Holman
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri

Case number 18-43648

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2018 AUG -6 AM 11:26
CLERK, US BANKRUPTCY COURT
EASTERN DISTRICT
ST LOUIS, MISSOURI-MR

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Kirkland Financial LLC/FCI Lender Service

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account:

5 2 0 4

Date of payment change:

Must be at least 21 days after date of this notice 07/01/2018

New total payment: \$ 1,167.79
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 884.82

New escrow payment: \$ 152.50

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Edward G. Holman

First Name Middle Name Last Name

Case number (if known) 18-43648

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Kathy S. Venegas
Signature

Date 08/03/2018

Print: Kathy S Venegas
First Name Middle Name Last Name

Title BK Accounts ManagerCompany Kirkland Financial LLC

Address PO Box 970
Number Street
Goodlettsville TN 37070
City State ZIP Code

Contact phone 888-595-9536Email kvenegas@kirklandfinl



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: (800) 931-2424 Fax: (714) 282-6847

BORROWER

Edward Holman
Debora Holman
404 S Clark Avenue
Saint Louis, MO 63135

ACCOUNT NO.

9160035204

STATEMENT DATE

7/23/2018

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
PROJECTIONS FOR COMING YEAR**

This is a statement of your escrow account as of 6/6/2018.

CURRENT PAYMENT INFORMATION

Contractual Due Date:	2/1/2013
Principal & Interest Payment:	\$ 1,015.29
Escrow Payment:	\$ 884.42
Current Payment:	\$ 1,899.71
Escrow Balance:	\$ -

NEW PAYMENT INFORMATION

Principal and Interest	\$ 1,015.29
Escrow Payment	\$ 152.50
Shortage	\$ -
Payment Amount	\$ 1,167.79
Effective Date	7/1/2018

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Beginning required escrow balance is \$1,525.02. Therefore you have a shortage of \$1,525.02.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR

Month-Year	Payments from Escrow Account	Description
Jul-18	\$ -	
Aug-18	\$ -	
Sep-18	\$ -	
Oct-18	\$ 1,830.02	Taxes
Nov-18	\$ -	
Dec-18	\$ -	
Jan-19	\$ -	
Feb-19	\$ -	
Mar-19	\$ -	
Apr-19	\$ -	
May-19	\$ -	
Jun-19	\$ -	
Total Anticipated Disbursements:	\$ 1,830.02	

We anticipate the total of your coming year escrow invoices to be \$1,830.02. We divided that amount by the number of payments expected during the coming year to obtain your escrow payment.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

St Louis, MO 63143

Debtor:

Edward G. Holman

Debra Holman

404 S. Clark

St Louis, MO 63135

/s/ Kathy S. Venegas
Kathy S. Venegas
Accounts Manager
Kirkland Financial LLC
P.O. Box 970
Goodlettsville, TN 37070
888-595-9536 Fax: 615-859-2238
kvenegas@kirklandfinancial.net